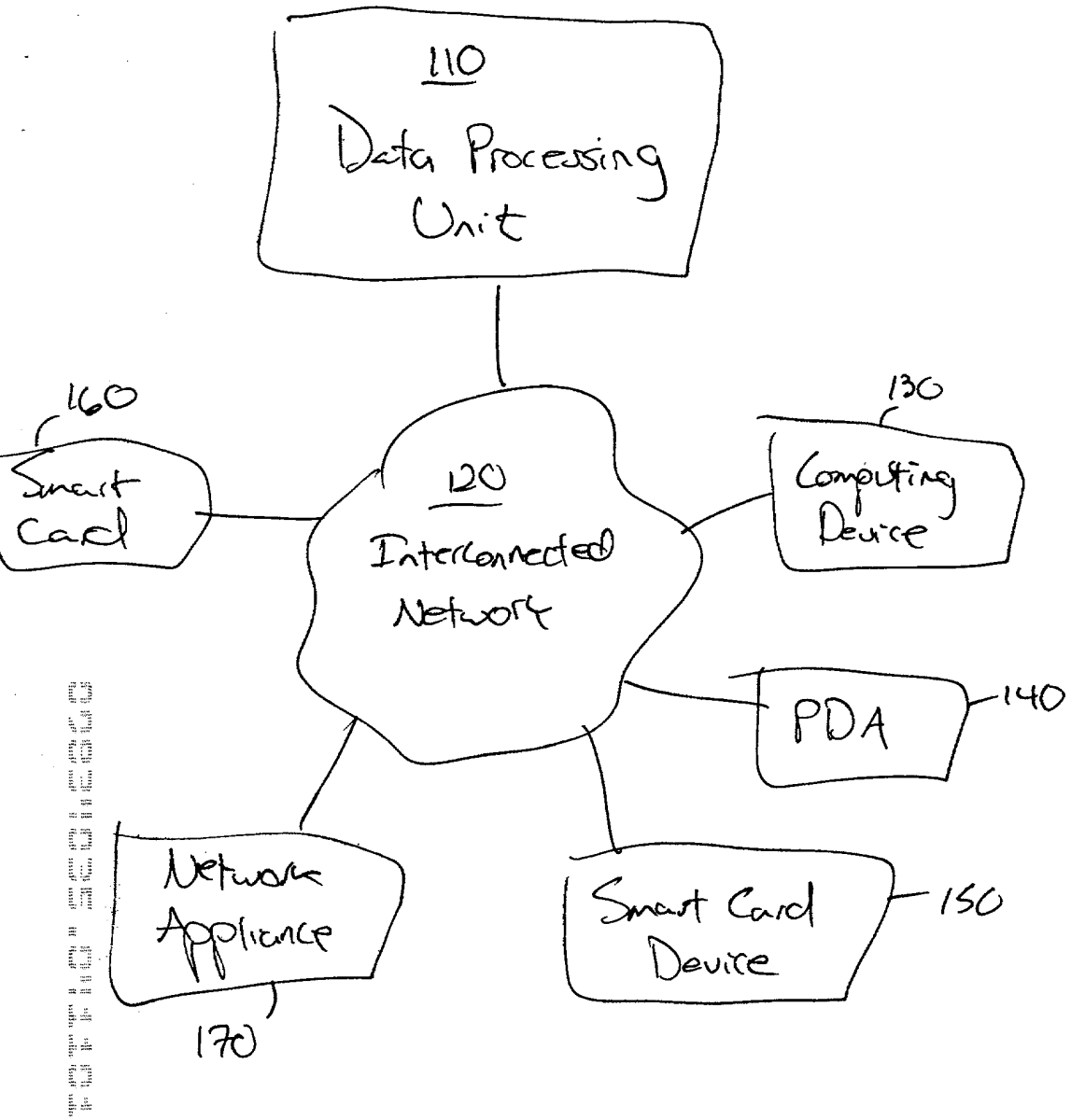

110
Data Processing Unit
160
Smart Card
120
Interconnected Network
130
Computing Device
PDA
140
Network Appliance
170
Smart Card Device
150

Figure 1

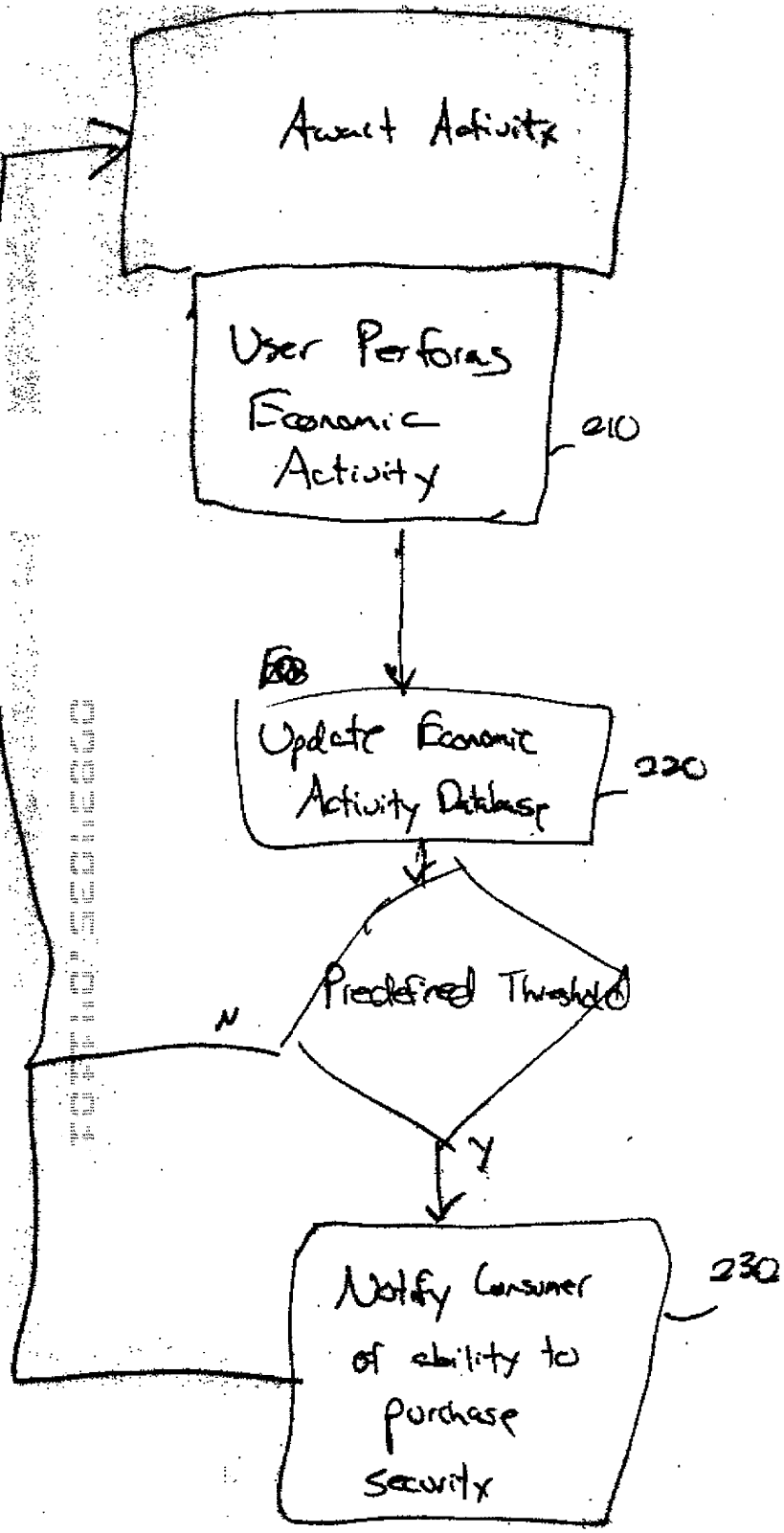

Await Activity
User Performs Economic Activity
210
Update Economic Activity Database
220
Predefined Threshold
N
Y
Notify Consumer of ability to purchase security
230

Figure 2

Figure 3

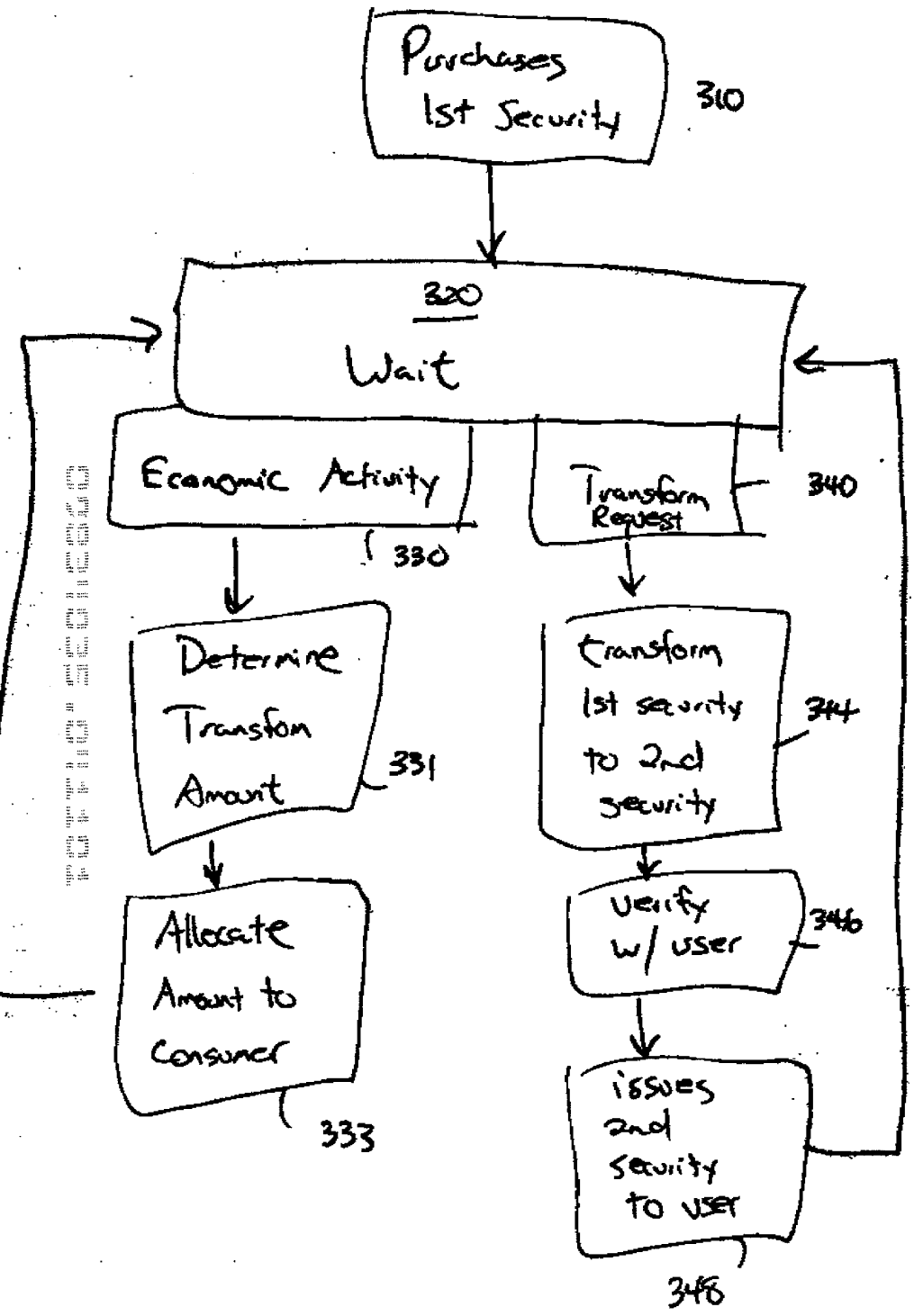
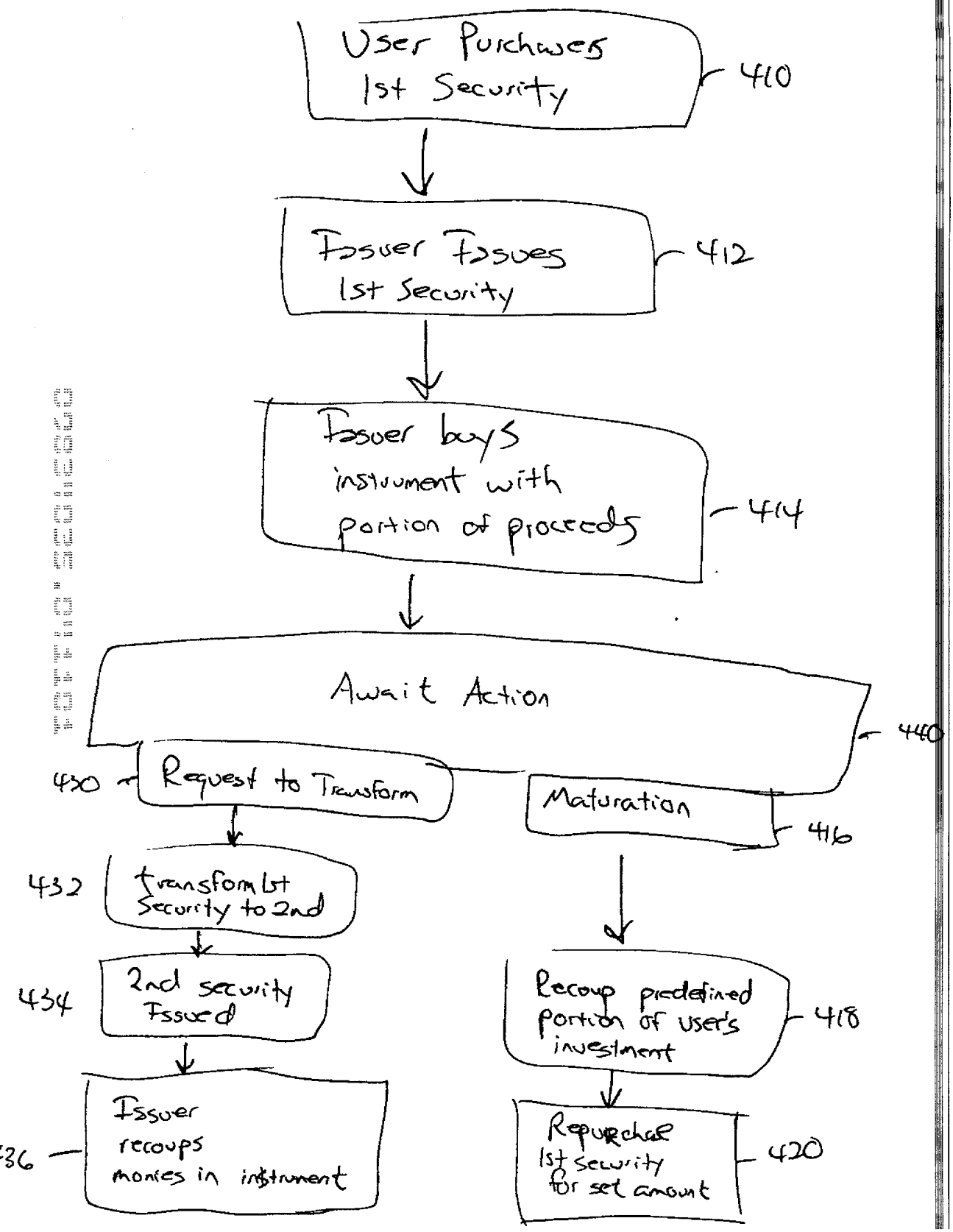

Purchases 1st Security
310
320
Wait
Economic Activity
330
Transform Request
340
Determine Transfom Amount
331
Allocate Amount to Consumer
333
transform 1st security to 2nd security
344
verify w/ user
346
issues 2nd security to user
348

Figure 4


User Purchases 1st Security
410
Issuer Issues 1st Security
412
Issuer buys instrument with portion of proceeds
414
Await Action
440
430
Request to Transform
Maturation
416
432
transform 1st Security to 2nd
434
2nd security Issued
Issuer recoups monies in instrument
436
Recoup predefined portion of user's investment
418
Repurchase 1st security for set amount
420